



Corres. and Mail  
**BOX AF**

RESPONSE UNDER 37 C.F.R. §1.116  
EXPEDITE PROCEDURE  
GROUP ART UNIT 3621

- 1 -

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

*In re* Patent Application of:

Docket No.: 00240306US

Jacques FIESCHI, *et. al.*

Serial No.: 09/810,286

Group Art Unit: 3621

Filed: March 16, 2001

Examiner: WORJLOH, Jalatee

For: **METHOD FOR VALIDATING AN ELECTRONIC  
PAYMENT BY A CREDIT/DEBIT CARD**

Mail Stop: AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RECEIVED**  
JUL 01 2004  
**GROUP 3600**

**REPLY UNDER 37 C.F.R. § 1.116**

Sir:

In response to the Final Office Action dated April 1, 2004, Applicants hereby request reconsideration of the above-identified application in view of the following remarks.

Applicants believe that no extensions of time or fees for net addition of claims are required at this time. However, if additional extensions of time are necessary to prevent abandonment of this application, then such extensions of time are hereby petitioned under 37 C.F.R. §1.136(a), and any fees required therefor (including fees for net addition of claims) are hereby authorized to be charged to IBM Deposit Account No. 09-0457.